

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor: Christopher WARNOCK
Serial No.: 09/498,944
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Art Unit: 3621
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Examiner: Nancy T. LE
Title: METHOD AND APPARATUS FOR IMPROVED INFORMATION TRANSACTIONS
Attorney Docket No.: EBRY0001

March 6, 2009

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE

Examiner Le:

This is in response to the Notice of Non-Compliant Office Action, mailed 06 February 2009 for the above-identified patent application. **Replacement Claims** begin on Page 2. **Remarks** begin on Page 14.

Applicant does not believe that filing of this response will incur additional fees. However, the Commissioner is authorized to charge any fees due to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862.